Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	08/18/2026
Closing Date	08/18/2026
Disbursement Date	08/18/2026
Settlement Agent	Zillow Closing, LLC
File #	MD2106106
Property	1807 E Lafayette Ave Baltimore, MD 21213-2439
Sale Price	$179,900

Transaction Information

Borrower	Rebecca Hope Adams 2120 NW 21st Terrace N Fort Lauderdale, FL 33311
Seller	Barry Housing, LLC 1807 E Lafayette Ave Baltimore, MD 21213
Lender	Tomo Mortgage, LLC

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ ________
Loan ID #	10000132983
MIC #	244-3773408

Loan Terms

		Can this amount increase after closing?
Loan Amount	$124,236	**NO**
Interest Rate	5.99%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$744.06	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-11**	**Years 12-30**
Principal & Interest	$744.06	$744.06
Mortgage Insurance	+ 50.59	+ —
Estimated Escrow *Amount can increase over time*	+ 617.09	+ 617.09
Estimated Total Monthly Payment	$1,411.74	$1,361.15

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$624.59 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: Ground Rent *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES** **NO**

Costs at Closing

Closing Costs	$20,613.46	Includes $7,227.06 in Loan Costs + $13,386.40 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$73,328.27	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
A. Origination Charges		**$2,550.57**				
01 2.053% of Loan Amount (Points)	to TOMO Mortgage, LLC.	$2,550.57				
02						
03						
04						
05						
06						
07						
B. Services Borrower Did Not Shop For		**$3,316.49**				
01 Appraisal Fee	to Clear Capital		$625.00			
02 Credit Report Fee	to Equifax Soft Pull	$116.84				
03 Electronic Document Delivery Fee	to Snapdocs	$57.00				
04 Flood Certificate	to Xactus Flood Solutions	$11.00				
05 Fraud Check	to DataVerify	$20.00				
06 Investor Fee	to Tomo Mortgage, LLC, FBO Warehouse	$225.00				
07 MERS Fee	to MERS	$24.95				
08 Up-Front Mortgage Insurance Premiu	to HUD	$2,136.75				
09 Verbal Verification of Employment	to The Work Number	$59.95				
10 Warehousing Fee	to Tomo Mortgage, LLC, FBO Warehouse	$40.00				
C. Services Borrower Did Shop For		**$1,360.00**				
01 Title – Closing Protection Letter	to Zillow Closing, LLC	$55.00				
02 Title – Document Preparation	to Zillow Closing, LLC	$65.00				
03 Title – Lender's Title Policy	to Zillow Closing, LLC	$440.00				
04 Title – Settlement Fee	to Zillow Closing, LLC	$800.00				
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		**$7,227.06**				
Loan Costs Subtotals (A + B + C)		$6,602.06	$625.00			

Other Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
E. Taxes and Other Government Fees		**$1,819.25**				
01 Recording Fees	Deed: $60.00 Mortgage: $60.00	$120.00				
02 County Deed Tax/Stamp Fee	to Baltimore City	$1,019.25		$1,349.25		
03 State Deed Tax/Stamp Fee	to State of Maryland	$680.00		$1,349.75		
F. Prepaids		**$7,690.46**				
01 Homeowner's Insurance Premium (12 mo.) to Liberty Mutual		$2,213.00				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($20.39 per day from 8/18/26 to 9/1/26)		$285.46				
04 Property Taxes (12 mo.) to Baltimore City		$5,192.00				
05						
G. Initial Escrow Payment at Closing		**$1,851.19**				
01 Homeowner's Insurance	$184.42 per month for 3 mo.	$553.26				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	$432.67 per month for 4 mo.	$1,730.68				
04						
05						
06						
07						
08 Aggregate Adjustment		-$432.75				
H. Other		**$2,025.50**				
01 Broker Admin Fee	to Century 21 Downtown	$595.00				
02 Ground Rent	to GR Express LLC	$45.00				
03 Property Tax Installment – 2025 Delinquent	to Baltimore City			$1,122.20		
04 Real Estate Commission – Buyer	to Century 21 Downtown	$899.50		$2,878.40		
05 Real Estate Commission – Seller	to EXP Realty, LLC			$6,296.50		
06 Title – Owner Insurance Policy (optional)	to Zillow Closing, LLC	$486.00				
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		**$13,386.40**				
Other Costs Subtotals (E + F + G + H)		$13,386.40				

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$20,613.46**				
Closing Costs Subtotals (D + I)		$19,988.46	$625.00	$12,996.10		
Lender Credits						

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	$17,548.00	$20,613.46	**YES** • See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	-$625.00	**YES** • You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$55,664.00	$55,664.00	**NO**
Deposit	-$1,000.00	-$1,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	-$2,534.00	$0	**YES** • See **Seller-Paid** column on Page 2 and Seller Credits in **Section L**
Adjustments and Other Credits	$17,319.00	-$1,324.19	**YES** • See details in **Section L**
Cash to Close	$86,997.00	$73,328.27	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$199,888.46**
01 Sale Price of Property		$179,900.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		$19,988.46
04 Other		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing		**$126,560.19**
01 Deposit		$1,000.00
02 Loan Amount		$124,236.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
Other Credits		
06		
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12 City/Town Taxes	to	
13 County Taxes	07/01/26 to 08/18/26	$697.01
14 Assessments	to	
15 Ground Rent 08/03/26 to 08/18/26		$3.91
16 Water Utility 07/25/26 to 08/18/26		$623.27
17		

CALCULATION	
Total Due from Borrower at Closing (K)	$199,888.46
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$126,560.19
Cash to Close ☒ **From** ☐ **To Borrower**	**$73,328.27**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$179,900.00**
01 Sale Price of Property		$179,900.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

N. Due from Seller at Closing		**$12,996.10**
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		$12,996.10
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan		
05 Payoff of Second Mortgage Loan		
06		
07		
08 Seller Credit		
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		

CALCULATION	
Total Due to Seller at Closing (M)	$179,900.00
Total Due from Seller at Closing (N)	-$12,996.10
Cash ☐ **From** ☒ **To Seller**	**$166,903.90**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *4% of the overdue monthly principal and interest payment.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
1807 E Lafayette Ave, Baltimore, MD 21213-2439

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$8,012.16	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance, Mortgage Insurance, County Property Tax
Non-Escrowed Property Costs over Year 1	$90.00	Estimated total amount over year 1 for your non-escrowed property costs: Ground Rent You may have other property costs.
Initial Escrow Payment	$1,851.19	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$667.68	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$281,537.57
Finance Charge. The dollar amount the loan will cost you.	$156,054.73
Amount Financed. The loan amount available after paying your upfront finance charge.	$117,970.32
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.82%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	115.836%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Tomo Mortgage, LLC	Century 21 Downtown	EXP Realty, LLC	Zillow Closing, LLC
Address	1156 6th Ave, 9th Floor New York, NY 10036	1010 Light Street Baltimore, MD 21230	8115 Maple Lawn Blvd Fulton, MD 20759	1250 Broadway, 12th Floor, Suite 1207 New York, NY 10001
NMLS ID	2059741			
MD License ID		3728	641048	3000106833
Contact	Alexander Knowles	Daniel Nwachukwu	Gary Cuff	Diana Liner
Contact NMLS ID	1708486			
Contact MD License ID		5003688	680820	3000104897
Email	alexander@tomomortgage.com	danielikem.n@gmail.com	laurendimartinorealty@gmail.com	dianal@zillowclosing.com
Phone	(646) 475-6661	(410) 547-1116	(850) 381-3888	(888) 665-7535

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Beth Adams 8/18/26
Rebecca Hope Adams — Date

8/18/26
Seth Eli Goldstein — Date

Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

BORROWER

Seth Eli Goldstein
815 Park Ave 305r
Baltimore, MD 21201

SELLER

BARRY HOUSING LLC